

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:  
ANN MARIE STEELE  
  
Debtor(s)

Case No. 19-24425CMB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/12/2019.
- 2) The plan was confirmed on 01/24/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/02/2021, 04/14/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/12/2023.
- 5) The case was dismissed on 06/07/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,478.02.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$55,397.50
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$55,397.50</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,562.91
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,650.08
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$6,212.99</b>
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Attorney fees paid and disclosed by debtor:	\$420.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED FIRST BANK SB D/B/A SERVE	Secured	137,008.35	151,580.49	0.00	0.00	0.00
ALLIED FIRST BANK SB D/B/A SERVE	Secured	0.00	0.00	9,416.09	9,416.09	0.00
ALLIED FIRST BANK SB D/B/A SERVE	Secured	0.00	156,120.42	32,532.94	32,532.94	0.00
ALLIED FIRST BANK SB D/B/A SERVE	Secured	0.00	20,990.02	0.00	0.00	0.00
CACH LLC	Unsecured	25,300.28	37,451.63	37,451.63	0.00	0.00
CACH LLC	Unsecured	11,949.62	11,949.62	11,949.62	0.00	0.00
CHASE CARD SERVICES**	Unsecured	6,431.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,085.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	1,230.28	1,230.28	1,230.28	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	318.12	318.12	0.00	0.00
FIRST ASSOCIATES LOAN SERVICING	Unsecured	18,519.45	NA	NA	0.00	0.00
GRB LAW	Secured	85.14	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	25,889.01	13,376.98	13,376.98	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	3,565.61	3,565.61	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Secured	14,224.36	14,641.97	5,984.72	5,984.72	1,242.39
LENDING CLUB CORP*	Unsecured	NA	37,082.93	37,082.93	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,441.28	3,792.99	3,792.99	0.00	0.00
MARINER FINANCE LLC	Unsecured	3,016.79	3,016.79	3,016.79	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,696.81	2,696.81	2,696.81	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	145.05	145.05	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	895.61	750.56	750.56	0.00	0.00
PNC BANK NA	Unsecured	15,349.18	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,632.56	3,632.56	3,632.56	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,422.89	1,422.89	1,422.89	0.00	0.00
QUANTUM3 GROUP LLC AGENT - VE	Unsecured	12,750.85	12,750.85	12,750.85	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,652.14	1,652.14	1,652.14	0.00	0.00
QUEST DIAGNOSTIC VENTURE LLC	Unsecured	651.00	NA	NA	0.00	0.00
REPROSOURCE	Unsecured	487.00	NA	NA	0.00	0.00
RHS REPRODUCTIVE HEALTH SPECI	Unsecured	786.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	8.37	8.37	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	261.78	261.78	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURCE	Unsecured	593.99	256.89	256.89	0.00	0.00
WEST ALLEGHENY SD & N FAYETTE	Priority	NA	299.20	299.20	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$41,949.03	\$41,949.03	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,984.72	\$5,984.72	\$1,242.39
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$47,933.75</b>	<b>\$47,933.75</b>	<b>\$1,242.39</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$14,435.11	\$8.37	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$14,435.11</b>	<b>\$8.37</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$121,226.94</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,212.99</u>
Disbursements to Creditors	<u>\$49,184.51</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$55,397.50</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/09/2023

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.